

UNITED STATES DISTRICT COURT
DISTRICT OF MAINE

WILMINGTON SAVINGS FUND SOCIETY,
FSB, D/B/A CHRISTIANA TRUST, NOT
INDIVIDUALLY BUT AS TRUSTEE FOR
PRETIUM MORTGAGE ACQUISITION
TRUST

Plaintiff

v.

PAMELA L. ELLIS AND WILLARD W.
ELLIS, JR.

Defendants

1:19-cv-00320-JDL

CONSENT JUDGMENT OF FORECLOSURE AND SALE

Address: 957 State Highway 150, Parkman, ME 04443

Mortgage: December 27, 2006, Book: 1807, Page:51

This property is vacant

Now comes the Plaintiff, Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, Not Individually But as Trustee for Pretium Mortgage Acquisition Trust, and the Defendants, Pamela L. Ellis and Willard W. Ellis, Jr., and hereby submit this Consent Judgment of Foreclosure and Sale.

Count II - Breach of Note, Count III - Breach of Contract, Money Had and Received, Count IV - Quantum Meruit, and Count V - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I – Foreclosure and Sale is hereby **ENTERED** as follows:

1. If the Defendants or their heirs or assigns pay Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, Not Individually But as Trustee for Pretium Mortgage Acquisition Trust (“Wilmington Savings Fund Society”) the amount adjudged due

and owing (\$300,222.34) within 90 days of the date of the Judgment, as that time period is calculated in accordance with 14 M.R.S.A § 6322, Wilmington Savings Fund Society shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

Description	Amount
Unpaid Principal Balance	\$201,260.19
Interest	\$33,086.56
Deferred Principal Balance	\$32,070.08
Escrow Advance	\$18,472.23
Corporate Advance Balance	\$15,092.37
Pending Hazard	\$202.06
Pending MI	\$38.85
Grand Total	\$300,222.34

2. If the Defendants or their heirs or assigns do not pay Wilmington Savings Fund Society the amount adjudged due and owing (\$300,222.34) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S.A. § 6322, their remaining rights to possession of the Parkman Property shall terminate, Wilmington Savings Fund Society shall conduct a public sale of the Parkman Property in accordance with 14 M.R.S.A. § 6323, disbursing the proceeds first to itself in the amount of \$300,222.34 after deducting the expenses of the sale, with any surplus to the Defendants or the heirs or assigns, in accordance with 14 M.R.S.A. § 6324. Wilmington Savings Fund Society may not seek a deficiency judgment against the Defendants pursuant to the Plaintiff's waiver of deficiency.
3. Pursuant to 14 M.R.S.A. § 2401(3)(F), the Clerk shall sign a certification after the appeal period has expired, certifying that the applicable period has expired without action or that the final judgment has been entered following appeal.

4. The amount due and owing is \$300,222.34.
5. Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, Not Individually But as Trustee for Pretium Mortgage Acquisition Trust has first priority, in the amount of \$300,222.34, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendants who have second priority.
6. The prejudgment interest rate is 2.000000%, *see* 14 M.R.S.A. § 1602-B, and the post-judgment interest rate is 8.59%, *see* 14 M.R.S.A. §1602-C.
7. The following information is included in this Judgment pursuant to 14 M.R.S.A. § 2401(3):

	PARTIES	COUNSEL
PLAINTIFF	Wilmington Savings Fund Society, FSB, D/B/A Christiana Trust, Not Individually But as Trustee for Pretium Mortgage Acquisition Trust	John A. Doonan, Esq. Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 225D Beverly, MA 01915
DEFENDANT	Willard W. Ellis, Jr. 957 State Highway 150 Parkman, ME 04443	Pro Se
	Pamela L. Ellis 957 State Highway 150 Parkman, ME 04443	Pro Se

- a) The docket number of this case is No. 1:19-cv-00320-JDL.
- b) The Defendants, the only parties to these proceedings besides Wilmington Savings Fund Society, received notice of the proceedings in accordance with the applicable

provisions of the Federal Rules of Civil Procedure.

- c) A description of the real estate involved, 957 State Highway 150, Parkman, ME 04443, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 957 State Highway 150, Parkman, ME 04443. The Mortgage was executed by the Defendants on December 27, 2006. The book and page number of the Mortgage in the Piscataquis County Registry of Deeds is Book 1807, Page 51.
- e) This judgment shall not create any personal liability on the part of the Defendants but shall act solely as an in rem judgment against the property, 957 State Highway 150, Parkman, ME 04443.

Dated: May 15, 2020

/s/ Reneau J. Longoria, Esq.
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Dated: April 25, 2020

/s/Pamela L. Ellis
Pamela L. Ellis
957 State Highway 150
Parkman, ME 04443

Dated: April 25, 2020

/s/ Willard W. Ellis, Jr.
Willard W. Ellis, Jr.
863 State Hwy 150
Parkman, ME 04443

SO ORDERED.

Dated: May 18, 2020

/s/ Jon D. Levy
CHIEF U.S. DISTRICT JUDGE